FORM RAB9A (Ch 7 Ind/Jnt Db No Asset Cs) (12/12)

Case Number 13-23310

UNITED STATES BANKRUPTCY COURT

District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 3/27/13 and was converted to a case under chapter 7 on 6/26/13.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kerrod Goerg

Victoria Goerg aka Victoria Rosalia Goerg aka Kerrod John Goerg 3265 South 4300 West 3265 South 4300 West Salt Lake City, UT 84120 Salt Lake City, UT 84120

Social Security/Taxpayer ID/Employer ID/Other Nos.: Case Number: 13-23310 WTT xxx-xx-1862

xxx-xx-7076

Bankruptcy Trustee (name and address): Attorney for Debtor(s) (name and address):

Sarah L. Mathews Duane H. Gillman tr Enderton & Mathews, LLC Durham Jones & Pinegar 555 East 4500 South 111 East Broadway Suite C-200 Suite 900

Salt Lake City, UT 84107 P.O. Box 4050 Telephone number: 801-281-0252 Salt Lake City, UT 84110-4050 Telephone number: (801) 415–3000

Meeting of Creditors

Time: 11:30 am Date: August 7, 2013

Location: 405 South Main Street, Suite 250, Salt Lake City, UT 84111

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines: Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/7/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

IC-14 I -1 C:4 IUT 0/101	For the Court: Clerk of the Bankruptcy Court: David A. Sime
Hours Open: 8:00 AM – 4:30 PM: Telephone 8:00 AM – 4:30 PM	Date: 7/1/13

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

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	EVDI ANATIONS	EODM D
	EXPLANATIONS	FORM RAB9A (12/12)
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has by or against the debtor(s) listed on the front side, and an order for relief has been entered.	been filed in this court
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determ case. Important notice to individual debtor(s): All individual debtor(s) must provide picture ic of social security number to the trustee at the meeting of creditors. Failure to do so may result dismissed.	lentification and proof
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohocontacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to obtain property from the debtor; repossessing the debtor's property; starting or continuing law and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay m days or not exist at all, although the debtor can request the court to extend or impose a stay.	collect money or suits or foreclosures;
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstance.	case under § 707(b) of es.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The in a joint case) must be present at the meeting to be questioned under oath by the trustee and</i> are welcome to attend, but are not required to do so. The meeting may be continued and concepcified in a notice filed with the court.	by creditors. Creditors
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefo. proof of claim at this time</i> . If it later appears that assets are available to pay creditors, you will telling you that you may file a proof of claim, and telling you the deadline for filing your proof notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the deadline. Do not include this notice with any filing you make with the court.	I be sent another notice of of claim. If this
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge mever try to collect the debt from the debtor. If you believe that the debtor is not entitled to result a substitution of the seeking and the debtor is not entitled to result a substitution of the seeking and the seeking a discharge should be denied to (a)(9)—in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office by that Deadline.	ceive a discharge under Code § 523(a)(2), (4), under § 727(a)(8) or to Challenge the
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law objection to that exemption. The bankruptcy clerk's office must receive the objections by the Exemptions" listed on the front side.	at list at the bankruptcy, you may file an
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office on the front side. You may inspect all papers filed, including the list of the debtor's property a the property claimed as exempt, at the bankruptcy clerk's office.	
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regard case.	ling your rights in this
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creinterest within 21 days after a creditors' meeting, if the debtor(s)or debtor's counsel fail to attemeeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing dismissal must be set at the time the objection is filed and notice of the hearing must be sent to creditors and parties of interest, or the case shall be dismissed.	end the creditors' g on the objection to
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected the estate of the captioned debtor(s) and the trustee's previously–filed blanket bond is approve trustee is elected at the meeting of creditors, the trustee shall serve without further appointment trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and twriting of any rejection within seven days after receipt of notice of selection.	ed. Unless another nt or qualification. The
	Refer to Other Side for Important Deadlines and Notices	

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States Bankruptcy District of Utah

In re: Kerrod Goera Victoria Goerg Debtors Case No. 13-23310-WTT Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2 User: ma Page 1 of 4 Date Rcvd: Jul 01, 2013 Total Noticed: 115 Form ID: rab9a

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 03, 2013.
db/idb
                            +Kerrod Goerg, Victoria Goerg, 3265 South 4300 West, Salt Lake City, UT 84120-1811
                            Darwin H. Bingham, Scalley Reading Bates Hansen & Rasmussen, Gateway Tower West, 15 West South Temple, Suite 600, P.O. Box 11429, Salt Lake City, UT 84147-0429
aty
                            +Sarah L. Mathews, Enderton & Mathews, LLC, 555 East 4500 South, Salt Lake City, UT 84107-4508
aty
                                                                                                                                                                                   Suite C-200,
                            +Stephen M. Enderton, Enderton & Mathews, LLC, 555 East 4500 South, Suite C-200,
aty
                                Salt Lake City, UT 84107-4508
                           Salt Lake City, UT 84107-4508
+Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7684
Allied Interstate, Inc, PO Box 361597, Columbus, OH 43236-1597
+America First Credit Union, P.O. Box 9199, Attn: Collections, Ogden, UT 84409-0199
Associated Pathologists, PO Boix 79074, Phoenix, AZ 85062-9074
Brian E. Lee, MD, LTD, PO Box 621406, Las Vegas, NV 89162-1406
+Brian J. William, MD PC, 602 East Fort Union Blvd, 2nd Floor, Midvale, UT 84047-2216
Care Credit, c/o GE Money Bank, 2200 East Devon Ave., Suite 200, Des Plaines, IL 60018-4501
Central Utah Radiology, PO Box 908, Bountiful, UT 84011-0908
+Central Valley Medical Center, PO Box 412, Nephi, UT 84648-0412
CheckNet, PO Box 150, Provo, UT 84603-0150
+CheckNet, Inc. 746 East 1910 South, Suite 4, Provo, UT 84606-6244
8774185
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                            +CheckNet, Inc, 746 East 1910 South, Suite 4, Provo, UT 84606-6244
+Danny Huffaker, 3265 South 4300 West, West Valley City, UT 84120-1811
8774206
8774208
                           EMP of Clark Saint Rose PLLC, PO Box 637379, Canton, OH 44718-7379

Emergency Physicians Integrated Care, P.O. Box 96398, Oklahoma City, OK 73143-6398

+Family Support Center, c/o Bonded Adjustment Bureau, 11620 South State Street, Suite 1404,
8774210
8774209
8774214
                               Draper, UT 84020-7124
                              FedLoan Servicing, PO Box 69184,
                                                                                                           Harrisburg, PA 17106-9184
8774215
                            +Financial Corp of America, 12515 Research Blvd, Bldg 2, Austin, TX 78759-2247
8774216
                            +G. Scott Jensen/Kevin P. Sullivan, Jensen and Sullivan, LLC,
                                                                                                                                                                        P.O. Box 150612,
8774217
                                Ogden, UT 84415-0612
                           Granger Medical, Billing Office, PO Box 70658, West Valley City, UT 84170-0658
+Granite Peaks Gastroenterology, 9829 South 1300 East, Suite 300, Sandy, UT 84094-4072
+Hand & Orthopedic Rehab, 5151 South 900 East, Suite 100, Salt Lake City, UT 84117-6658
Home Depot Credit Services, PO Box 182676, Columbus, OH 43218-2676
Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
IHC/ARC, 4646 West Lake Park Blvd, PO Box 30191, Salt Lake City, UT 84130-0191
8774218
8774220
8774221
8774222
8774225
                             Intermountain Healthcare, PO Box 30193, Salt Lake City, UT 84130-0193
Intermountain Healthcare (p), PO Box 27808, Salt Lake City, UT 84127-0808
Intermountain Medical Group, PO Box 27128, Salt Lake City, UT 84127-0128
Intermountain Medical Group, PO Box 34578, Seattle, WA 98124-1578
Jay V Barney, P.C., 404 East 4500 South, Suite A-34, Salt Lake City, UT 84107-2710
8774227
8774228
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                           Jay V Barney, P.C., 404 East 4500 South, Suite A-34, Sait Lake City, 01 04107-2710
Jordan Valley Hospital Holdings, PO Box 100755, Atlanta, GA 30384-0755
+Jordan Valley Medical Center, 3580 West 9000 South, West Jordan, UT 84088-8899
Juab County Ambulance Service, PO Box 126, Tropic, UT 84776-0126
Kirk A. Cullimore, LLC, Agent for RC Willey, P.O. Box 65655, Salt Lake City, UT 84165-0655
+Laparoscopic Surgery of Nevada, 8285 West Arby, Suite 165, Las Vegas, NV 89113-2239
Les Schwab, 3751 West 3500 South, West Valley City, UT 84120-3303
8774234
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                            +Les Schwab Tire Centers of UTAH, Inc., PO Box 5350, Bend, OR 97708-5350
8774241
                            +Mad Science, 59 North 1400 West, Centerville, UT 84014-1714

Mountain America Credit Union (MTG), Mortgage Servicing, 1 Corporate Drive, Suite 360,
8774242
8774244
                            Mountain America Credit Office (FIG), Notice September 1, 100 Medical Physician Specialists, PO Box 29684, Phoenix, AZ 85038-9684 + Mountain Medical Physicians, Checknet, PO Box 150, Provo UT 84603-0150
8774247
8774249
8774248
                            +NAR, (North American Recovery), 1600 West 2200 South, Suite 410, West Valley City, UT 84119-7240
8774251
                           West Valley City, UT 84119-7240
+Nephi Medical Clinic, c/o CVMC, 48 West 1500 North, Nephi, UT 84648-8900 Ocwen, PO Box 6440, Carol Stream, IL 60197-6440
+Ocwen Federal Bank, Correspondence Address, P.O. Box 785055, Orlando, FL Ocwen Loan Servicing, LLC, Customer Service Dept., PO Box 24738,
8774252
8774253
8774254
                                                                                                                                                                           Orlando, FL 32878-5055
8774256
                                West Palm Beach, FL 33416-4738
                              Outsource Receivable, 372 24th Street, Suite 300, Ogden, UT 84401-1438
Outsource Receivable, P.O. Box 166, Ogden, UT 84402-0166
8774258
8774257
                          PBS Anesthesia, 7326 West Cheyenne Ave, Las Vegas, NV 89129-6201
PW, PO Box 16957, North Hollywood, CA 91615-6957
#+Peterson & Nykamp Attorneys, 5383 South 900 East, Suite 103, Salt Lake City, UT 84117
+Pioneer Valley Hospital, PO Box 277284, Atlanta, GA 30384-7284
Pioneer Valley Hospital, a Campus of Jordan Valley Med Ctr, 3460 South Pioneer Parkway,
8774259
8774266
                                                                                                                                                                            Salt Lake City, UT 84117-7266
8774260
8774261
8774262
                                West Valley City, UT 84120-2098
                            +Quinn M. Kofford, Attorney, 43 North 470 West, PO Box 1425, American Fork RC Willey, PO Box 410429, Salt Lake City, UT 84141-0429
RC Willey Financial Services, P.O. Box 65320, Attn: Bankruptcy Department, Salt Lake City, UT 84165-0320
8774267
                                                                                                                                        PO Box 1425, American Fork, UT 84003-6425
8774270
8774271
                             RGL Medical Services, PO Box 95970, South Jordan, UT 84095-0970
Radiology Associates of Nevada, Dept. #305, PO Box 30102, Salt Lake City, UT 84130-0102
SCA Collections, PO Box 876, Greenville, NC 27835-0876
8774272
8774269
8774275
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Date Royd: Jul 01, 2013

District/off: 1088-2

User: ma

Norfolk, VA 23541-1067

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Total Noticed: 115
                                    Form ID: rab9a
8774276
               +SCALLEY READING BATES,
                                              HANSEN & RASMUSSEN, P.C., 15 West South Temple, Suite 600,
                 Salt Lake City, UT 84101-1536
8774273
                +Salt Lake County Library - West Jordan, 8030 South 1825 West,
                                                                                              West Jordan, UT 84088-5625
                Salt Lake County Library Systems, Attn: Collection Dept - Unique Ntl Coll, 2197 East Ft. Union Blvd, Salt Lake City, UT 84121-3139
8774274
                                                       855 West California Ave,
8774277
               +Sorenson Multicultural Center,
                                                                                         attn: Teresa Potter,
                 Salt Lake City, UT 84104-1632
8774278
               +Southwest Family Medical, 1575 West 7000 South, West Jordan, UT 84084-3431
               8774279
8774280
8774281
8774282
               +T-Mobile - payments, PO Box 660252, Dallas, TX 75266-0252
+University of Utah, IA & SL, 201 South 1460 East Rm 165,
8774283
8774286
                                                                                            Salt Lake City, UT 84112-9099
8774287
                +University of Utah,
                                          PO Box 410457, Salt Lake City, UT 84141-0457
               Utah Gastroenterology, PO Box 410457, Salt Lake City, UT 84141-0457
Utah Pathology Service, Inc, PO Box 30309, Charleston, SC 29417-0309
West Management, 7171 Mercy Road, Suite 250, Omaha, NE 68106-2630
+West Valley City Family Fitness Center, 5415 West 3100 South, West Va
8774288
8774289
8774291
                                                                                               West Valley City, UT 84120-1428
8774292
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                EDI: BDHGILLMAN.COM Jul 02 2013 01:33:00 Duane H. Gillman tr, Durham Jones & Pinegar, 111 East Broadway, Suite 900, P.O. Box 4050, Salt Lake City, UT 84110-4050
8774184
                +EDI: AFNIRECOVERY.COM Jul 02 2013 01:33:00
                                                                        AFNI,
                                                                                  PO Box 3427,
                                                                                                    404 Brock Drive,
                 Bloomington, IL 61701-2654
8774187
                 EDI: RMCB.COM Jul 02 2013 01:33:00
                                                               AMCA, 2269 South Saw Mill River Rd, Bldg 3,
                 PO Box 1235, Elmsford, NY 10523-0935
8774192
                E-mail/Text: ebn@americollect.com Jul 02 2013 04:55:17
                                                                                      Americollect, PO Box 1566.
                 Manitowoc, WI 54221-1566
               +EDI: AMEREXPR.COM Jul 02 2013 01:33:00
8774190
                                                                   American Express, P.O. Box 650448,
                  Dallas, TX 75265-0448
8774191
               +EDI: AMEREXPR.COM Jul 02 2013 01:33:00
                                                                    American Express, PO Box 297871,
                 Fort Lauderdale, FL 33329-7871
                +EDI: AMEREXPR.COM Jul 02 2013 01:33:00
8774189
                                                                   American Express, PO Box 297872,
                 Fort Lauderdale, FL 33329
                 EDI: AIS.COM Jul 02 2013 01:33:00
                                                             American InfoSource LP as agent for,
8782494
                T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848

EDI: AIS.COM Jul 02 2013 01:33:00 American InfoSource as agent for, InSolve Recovery, LLC, as assignee of GE Capital Retail Bank, PO Box 269093, Oklahoma City, OK 73126-9093

EDI: HFC.COM Jul 02 2013 01:33:00 Best Buy, PO Box 49353, San Jose, CA 95161-9353

E-mail/Text: banko@bonncoll.com Jul 02 2013 03:22:19 Bonneville Billing and Collections, Inc
8798656
8774195
                                                                                     Bonneville Billing and Collections, Inc,
8774196
                P.O. Box 150621, Ogden, UT 84415-0621 +EDI: BASSASSOC.COM Jul 02 2013 01:33:00
                                                                      Capital One, N.A.,
8774194
                                                                                             c/o Bass & Associates, P.C.,
                3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083 EDI: RMSC.COM Jul 02 2013 01:33:00 Car Care ONe, c/o GE
8774199
                                                                                 c/o GE Money, PO Box 960061,
                  Orlando, FL 32896-0061
8774201
                 EDI: RMSC.COM Jul 02 2013 01:33:00
                                                               Care Credit, c/o GE Money Bank, PO Box 960061,
                 Orlando, FL 32896-0061
                E-mail/Text: bklaw2@centurylink.com Jul 02 2013 04:55:13
                                                                                        CenturyLink, PO Box 29040,
8774204
                 Phoenix, AZ 85038-9040
8774207
                +E-mail/Text: billing@wecanhelpout.com Jul 02 2013 04:11:13
                Comprehensive Psychological Services, 1208 East 3300 South, Salt Lake EDI: ESCALLATE.COM Jul 02 2013 01:33:00 Escallate LLC, PO Box 710732,
                                                                                              Salt Lake City, UT 84106-2522
8774211
                  Columbus, OH 43271-0732
                +E-mail/Text: bankruptcy@utbrs.com Jul 02 2013 04:55:56
8774212
                                                                                        Evergreen Account Management,
                  3480 Washington Blvd., #106, Ogden, UT 84401-4150
8774223
                 EDI: HFC.COM Jul 02 2013 01:33:00
                                                              HSBC Retail Services, PO Box 49353,
                  San Jose, CA 95161-9353
                8774224
8774226
8774232
                EDI: IRS.COM Jul 02 2013 01:33:00
                  50 South 200 East, \, Salt Lake City, UT 84111 \,
                 EDI: IRS.COM Jul 02 2013 01:33:00 Internal Revenue Service,
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
8774231
                E-mail/Text: bureauknight@yahoo.com Jul 02 2013 04:18:45 Knight 404 East 4500 South, Suite A-34, Salt Lake City, UT 84107-2710 E-mail/Text: rrichardson@macu.com Jul 02 2013 04:19:47 Mountain
8774238
                                                                                          Knight Adjustment Bureau,
8774246
                                                                                       Mountain America Credit Union,
                 PO Box 9001, West Jordan, UT 84084-9001
               +E-mail/Text: rrichardson@macu.com Jul 02 2013 04:19:47
                                                                                     Mountain America Credit Union,
8774243
                  735 SOUTH STATE STREET \#300, SALT LAKE CITY, UTAH 84111-3821
                E-mail/Text: rrichardson@macu.com Jul 02 2013 04:19:47
8774245
                                                                                      Mountain America Credit Union,
                  735 South State Street, Suite 300, Salt Lake City, UT 84111-3821
8774250
                E-mail/Text: barcher@abeomed.com Jul 02 2013 04:51:57
                                                                                     Mountain West Anesthesia, PO Box 3570,
                  Salt Lake City, UT 84110-3570
               +Fax: 407-737-5634 Jul 02 2013 05:44:29
8774255
                                                                    Ocwen Loan Servicing, LLC, 1661 Worthington Road,
                Suite 100, West Palm Beach, FL 33409-6493
EDI: PRA.COM Jul 02 2013 01:33:00 Portfolio Recovery Associates LLC, PO Box 41067,
8774263
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District/off: 1088-2 User: ma Page 3 of 4 Date Royd: Jul 01, 2013 Total Noticed: 115 Form ID: rab9a

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 8774265 EDI: PRA.COM Jul 02 2013 01:33:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541 8774264

EDI: PRA.COM Jul 02 2013 01:33:00 Portfolio Recovery Associates, LLC, Riverside Commerce Center, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4962 +E-mail/Text: bklaw@centurylink.com Jul 02 2013 03:22:56 Qwest Corporation DBA Cent 8774268 Qwest Corporation DBA CenturyLink, 700 W Mineral Ave., Arizona Room, CenturyLink Bankruptcy Department,

Littleton, CO 80120-4511

8774275 E-mail/Text: bcreech@scacollections.com Jul 02 2013 05:07:02 SCA Collections, PO Box 876, Greenville, NC 27835-0876

+EDI: AISTMBL.COM Jul 02 2013 01:33:00 8774284 T-Mobile Wireless Legal Dept, 12920 SE 38th St, Bellevue, WA 98006-7305

8774285 EDI: AISTMBL.COM Jul 02 2013 01:33:00 T-Mobile, Bankruptcy, PO Box 37380,

Albuquerque, NM 87176-7380 EDI: UTAHTAXCOMM.COM Jul 02 2013 01:33:00 8774290 Utah State Tax Commission, Attn: Bankruptcy Unit, Salt Lake City, UT 84134-9000 210 North 1950 West,

TOTAL: 37

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Joseph Speetjins

Date: Jul 03, 2013

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District/off: 1088-2 User: ma Page 4 of 4 Date Rcvd: Jul 01, 2013

Form ID: rab9a Total Noticed: 115

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2013 at the address(es) listed below:

Darwin H. Bingham on behalf of Creditor Mountain America Federal Credit Union

dbingham@scalleyreading.net, cat@scalleyreading.net

Duane H. Gillman tr dhgnotice@djplaw.com, ut02@ecfcbis.com

Kevin R. Anderson tr kanderson@chl3kra.com, lneebling@chl3kra.com

Sarah L. Mathews on behalf of Joint Debtor Victoria Goerg mathews@emlegal.net,

turia@emlegal.net;senderton@emlegal.net

Sarah L. Mathews on behalf of Debtor Kerrod Goerg mathews@emlegal.net,

turia@emlegal.net;senderton@emlegal.net

Stephen M. Enderton on behalf of Joint Debtor Victoria Goerg senderton@emlegal.net,

turia@emlegal.net;mathews@emlegal.net

Stephen M. Enderton on behalf of Debtor Kerrod Goerg senderton@emlegal.net,

turia@emlegal.net;mathews@emlegal.net

United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 8